

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MIDDLEBROOKS SHAPIRO, P.C.  
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Counsel for the Chapter 13 Debtors

In Re:

GERARD RISOLI and  
ANGELA M RISOLI,

Chapter 13 Debtors.

Case No.: 19-24147-SLM

Judge: Meisel

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Santander Consumer USA Inc., creditor,

A hearing has been scheduled for 3/23/2022, at 10:00 AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 1,390.62, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

Debtors proseed to pay balance of post-petition arrears in the amount of \$10,430.59 over a six (6) month period, along with regular monthly payment.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 3/11/2022

/s/ Angela Risoli  
Debtor's Signature

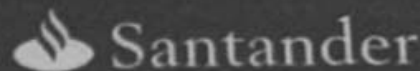
Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Santander Consumer USA  
P.O. Box 961245  
Fort Worth TX 76161-1245



VINCENZA FARAONE  
25 Sterling Hill Rd  
Sparta NJ 07871-3414

March 3, 2022

Re: Santander Consumer USA \*\*\*\*\*3916

Dear VINCENZA FARAONE:

This letter is to confirm that a single payment to Santander Consumer USA was authorized to be applied to the account referenced above on 03/01/2022.

Details regarding this payment are as follows:

Payment Amount:	\$695.31
This Payment Scheduled On:	03/01/2022
Drawn On:	Valley National Bank
Bank Account:	*****8764
Confirmation Number:	*****415

Per our agreement, the above noted funds will be automatically debited from your bank account. Please retain this letter for your records. On your bank account statement, typically, you will not see a check number; you will see an ACH or EFT Debit.

If your bank does not allow for ACH transactions your payment may be processed as a check transaction.

I understand that this authorization will remain in full force and effect until I notify Santander Consumer USA by phone that I wish to revoke this authorization. I understand that Santander Consumer USA requires at least 48 hours prior notice in order to cancel this authorization.

If you have questions regarding the posting of this payment to your Santander Consumer USA account, please contact Santander Consumer USA directly at the address listed below, or by calling toll-free, (888) 222-4227, Monday through Friday 7:00 AM to 9:00 PM and Saturday 7:00 AM to 5:00PM Central Time.

Sincerely,

Santander Consumer USA

Mar 10

SANTANDER CONSUMER / ID:



-\$695.31

[REDACTED]

\$50.00